

Form csnodsc – ntccselsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 10-49601-KCF
Chapter: 13
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Francis Osinski	Aymara Osinski
aka Francis M Osinski, aka Fran Osinski	65 Cornish Street
65 Cornish Street	Washington, NJ 07882
Washington, NJ 07882	

Social Security No.:

xxx-xx-4348

xxx-xx-2333

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: July 25, 2016

JJW: vpm

James J. Waldron
Clerk

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Francis Osinski
 Aymara Osinski
 Debtors

Case No. 10-49601-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnodsc

Page 1 of 2
 Total Noticed: 50

Date Rcvd: Jul 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2016.

db/jdb
 511516289 +Francis Osinski, Aymara Osinski, 65 Cornish Street, Washington, NJ 07882-2112
 +ACCOUNTS RECEIVABLE MANAGEMENT, 2727 PHILMONT AVE SUITE 100,
 HUNTINGDON VALLEY, PA 19006-5398
 511516291 ASSETCARE, INC., PO BOX 15380, WILMINGTON, DE 19850
 511516292 +BANK OF AMERICA, C/O NATIONWIDE CREDIT, 4700 VESTAL PARKWAY EAST, VESTAL, NY 13850-3770
 511516293 +Bank of America, PO BOX 15726, Wilmington, DE 19886-5726
 511516307 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: HOME DEPOT CREDIT SERVICES, PROCESSING CENTER,
 DES MOINES, IA 50364)
 511516304 +CREDITECH, PO BOX 99, BANGOR, PA 18013-0099
 511516297 +Capital One, Po Box 71083, Charlotte, NC 28272-1083
 515377489 Capital One National Association, PO Box 70884, Charlotte, NC 28272-0884
 515377490 Capital One National Association, PO Box 70884, Charlotte, NC 28272-0884,
 Capital One National Association, PO Box 70884, Charlotte, NC 28272-0884
 511516298 +Chase, P.O. Box 15153, Wilmington, DE 19886-5153
 511614537 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 511815019 +Chase Home Finance, LLC, National Legal Processing, 451 Florida Street, 3rd Floor,
 Baton Rouge, LA 70801-1724
 511516299 +Chase Home Mortgage, PO Box 78420, Phoenix, AZ 85062-8420
 511516300 +Citi Cards, P.O. Box 183055, Columbus, OH 43218-3055
 511548820 +Department Stores National Bank/Visa, Bankruptcy Processing, PO Box 8053,
 Mason, OH 45040-8053
 511516309 +HSBC BANK, PO BOX 5253, CAROL STREAM, IL 60197-5253
 511516308 +HSBC BANK, C/O HAYT HAYT & LANDAU, LLC, PO BOX 500, EATONTOWN, NJ 07724-0500
 511631633 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907,
 Norfolk VA 23541-0907
 512014763 JPMorgan Chase Bank, N.A., Chase Records Center, Mail Code LA4-5555 - 700 Kansas Lane,
 Monroe, LA 71203
 511516310 +Macy's, PO Box 183083, Columbus, OH 43218-3083
 511516311 +NATIONAL RECOVERY, PO BOX 67015, HARRISBURG, PA 17106-7015
 511516314 +OPTIMUM ANESTHESIA CARE, C/O MICHAEL HARRISON, 3155 ROUTE 10 EAST,
 DENVILLE, NJ 07834-3492
 511543502 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 511516315 +PNC BANK, PO BOX 790350, ST. LOUIS, MO 63179-0350
 511516316 +PROCESSING CENTER, PO BOX 689155, DES MOINES, IA 50368-9155
 511516319 +SAXON MORTGAGE SERVICES, INC., C/O ZUCKERMAN, GOLDBERG & ACKERMAN,
 200 SHEFFIELD STREET, SUITE 301, MOUNTAINSIDE, NJ 07092-2315
 514032967 +SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD. STE. 300, HIGHLANDS RANCH, CO 80129-2386
 514032968 +SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD. STE. 300, HIGHLANDS RANCH, CO 80129,
 SPECIALIZED LOAN SERVICING LLC, 8742 LUCENT BLVD. STE. 300, HIGHLANDS RANCH, CO 80129-2386
 511751339 +Saxon Mortgage Services, Inc., 1270 Northland Dr Suite 200, Mendota Heights, MN 55120-1176
 513279643 U.S. Bank National Association, C/O Ocwen Loan Servicing, LLC, Attn: Cashiering Department,
 P.O. Box 24781, West Palm Beach, FL 33416-4781
 512623073 +Valley National Bank, 1445 Valley Rd., Wayne, NJ 07470-8438
 511516320 +Valley National Bank, PO Box 953, Wayne, NJ 07474-0953
 511516322 +WEST ASSET MANAGEMENT INC., PO BOX 790113, ST LOUIS, MO 63179-0113
 511769979 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
 511677299 eCAST Settlement Corporation assignee of Citibank, (South Dakota) NA, POB 29262,
 New York NY 10087-9262

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 25 2016 22:54:41 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 25 2016 22:54:34 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 511516290 +E-mail/Text: roy.buchholz@allianceoneinc.com Jul 25 2016 22:53:47
 Alliance One Rec. Mgmt, Inc, 1160 Centre Pointe Drive, Suite #1,
 Mendota Heights, MN 55120-1377
 511619307 E-mail/PDF: resurgentbknofications@resurgent.com Jul 25 2016 22:56:55 B-Line, LLC,
 MS 550, PO Box 91121, Seattle, WA 98111-9221
 511516296 +E-mail/Text: cms-bk@cms-collect.com Jul 25 2016 22:54:23 Capital Management Services, LP,
 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
 511516305 E-mail/Text: mrdiscen@discover.com Jul 25 2016 22:53:49 Discover, P.O. Box 3008,
 New Albany, OH 43054
 511527715 E-mail/Text: mrdiscen@discover.com Jul 25 2016 22:53:49 Discover Bank, Dfs Services LLC,
 PO Box 3025, New Albany, OH 43054-3025
 511900920 E-mail/PDF: resurgentbknofications@resurgent.com Jul 25 2016 22:57:17 LVNV Funding LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 511516312 +E-mail/Text: bankruptcydepartment@tsico.com Jul 25 2016 22:55:14 NCO FINANCIAL SYSTEMS,
 PO BOX 17080, WILMINGTON DE 19850-7080
 511654338 +E-mail/Text: bncmail@w-legal.com Jul 25 2016 22:54:48 OAK HARBOR CAPITAL LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0312-3

User: admin
Form ID: cscnodsc

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Total Noticed: 50

Date Rcvd: Jul 25, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

511781475 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jul 25 2016 22:57:29
Portfolio Recovery Associates, LLC, c/o Bank of America, PO Box 41067, Norfolk VA 23541
513890391 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 25 2016 22:56:55 PYOD LLC,
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008, PYOD LLC,
c/o Resurgent Capital Services
513890390 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 25 2016 22:57:34 PYOD LLC,
c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
511680964 E-mail/PDF: rmscedi@recoverycorp.com Jul 25 2016 22:57:32
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

511516294* +Bank of America, PO BOX 15726, Wilmington, DE 19886-5726
511516295* +Bank of America, PO BOX 15726, Wilmington, DE 19886-5726
511516301* +Citi Cards, P.O. Box 183055, Columbus, OH 43218-3055
511516302* +Citi Cards, P.O. Box 183055, Columbus, OH 43218-3055
511516303* +Citi Cards, P.O. Box 183055, Columbus, OH 43218-3055
511516306* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover, P.O. Box 3008, New Albany, OH 43054)
511516313* +NCO FINANCIAL SYSTEMS, PO BOX 17080, WILMINGTON DE 19850-7080
511790173* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC, c/o Bank Of America,
POB 41067, Norfolk VA 23541)
511516317* +PROCESSING CENTER, PO BOX 689155, DES MOINES, IA 50368-9155
511516318 ###+Saxon Mortgage Services, P.O. Box 163405, Fort Worth, TX 76161-3405
511516321 ###+WARREN RADIOLOGY ASSOCIATES, PO BOX 5206, PHILLIPSBURG, NJ 08865-5206

TOTALS: 0, * 9, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2016 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Joshua I. Goldman on behalf of Creditor Specialized Loan Servicing LLC
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
R. A. Lebron on behalf of Creditor Specialized Loan Servicing LLC bankruptcy@feinsuch.com
R. A. Lebron on behalf of Creditor CHASE HOME FINANCE, LLC bankruptcy@feinsuch.com
Todd S Cushner on behalf of Debtor Francis Osinski todd@thegtcfirm.com,
amanda@thegtcfirm.com; dana@thegtcfirm.com; ameritt@thegtcfirm.com; jgiorgi@thegtcfirm.com
Todd S Cushner on behalf of Joint Debtor Aymara Osinski todd@thegtcfirm.com,
amanda@thegtcfirm.com; dana@thegtcfirm.com; ameritt@thegtcfirm.com; jgiorgi@thegtcfirm.com

TOTAL: 7